

Brian Chesemore

SESSION 2: Avoiding Worldly Pitfalls

“Now there is great gain in godliness with contentment...” 1 Timothy 6.6
“He is no fool who gives what he cannot keep to gain what he cannot lose.” Jim Elliot

INTRODUCTION & OVERVIEW

Recommended Book: *The Treasure Principle: Discovering the Secret of Joyful Giving* by Randy Alcorn (Multnomah, 2001)

Week One: Pursuing Godliness with Contentment
Week Two: Avoiding Worldly Pitfalls
Week Three: Budgeting, Saving, Investing
Week Four: Giving

I. Discerning the Pitfalls: Neither Poverty nor Riches

Two things I ask of you;
deny them not to me before I die:
Remove far from me falsehood and lying;
give me neither poverty nor riches;
feed me with the food that is needful for me,
lest I be full and deny you
and say, ‘Who is the Lord?’
or lest I be poor and steal
and profane the name of my God. (Proverbs 30.7-9)

A. The Dangers of Wealth (9a)

“Lest I be full and deny you and say, “Who is the Lord?”

“Too soon, we forget the source of the provisions that flood our lives. Abundance tends toward arrogance and independence...How can this be? Should not the mercies of God lead to denial of self and submission to God (Rom. 12.1-2)? Yet, like the rich man who built bigger barns, we are blinded to the Give by the very gifts He gives (Luke 12.16-21).”¹

- Moses’s warning to Israel as they prepare to enter the Land (Deut. 8.7-20)
- Hosea’s witness to the warning’s fulfillment (Hos. 13.4-6)

¹ Kitchen, John. *Proverbs: A Mentor Commentary* (Geanies House, Scotland: Christian Focus Publications, 2006) pg. 685.

B. The Dangers of Poverty (9b)

“Lest I be poor and steal and profane the name of my God.”

“A severe lack may not guide one into reliance upon God, but rather impetuous self-preservation (‘steal’). The word translated profane...pictures the name of God being handled roughly, treated commonly.”²

“The wealth which is ranked first will not satisfy; the religion which is dragged in second will not save.”³

II. Recognize the Middle Way

“Feed me with the food that is needful for me.” (v.8)

“Give us this day our daily bread....Lead us not into temptation.” (Matt. 6.11-13)

“But if we have food and clothing, with these we will be content.” (I Tim. 6.6, 17)

“I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me.” (Phil. 4.11-14)

“Contentment is one of the most distinguishing traits of the godly person, because a godly person has his heart focused on God rather than on possessions or position or power. As William Hendrickson has observed so well, “The truly godly person is not interested in becoming rich. He possesses inner resources which furnish riches far beyond that which earth can offer.”⁴

III. Pursue the Middle Way

Our attitude towards our money as well as our handling of money is an issue of worship.

“No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.” (Matt. 6.24)

In other words, how do we know when money holds our affections and allegiance? A love and allegiance to money tends to be manifest in two ways:

- Patterns of careless or selfish spending—I must have it.
- Patterns of fearful or selfish hoarding—I won’t relinquish it

² Ibid, pg. 685.

³ Arnot, William. Studies in Proverbs.. Arnot lived from 1808-1875. Kregel Publications. 568.

⁴ Bridges, Jerry. The Practice of Godliness (Colorado Springs, CO: NavPress, 1983). Pg. 105.

A. Avoid Debt and a Must Have Mindset

The bible doesn't outlaw debt, but it warns against the position debt puts us in.

"The rich rules over the poor,
And the borrower is the slave of the lender." (Prv. 22.7)

"A 'debt mentality' involves six key assumptions:⁵

- We need more than God has given us.
- God doesn't know best what our needs are. Is it possible that God has intentionally limited us so they we might lean on him, pray to him, save responsibly rather than presume "we got this" And create another payment plan?
- God has failed to provide for our needs, forcing us to take matters into our own hands.
- If God doesn't come through the way we think he should, we can find another way.
- Just because today's income is sufficient to make our debt payments, tomorrow's will be too.
- Our circumstances won't change—our health will be good, we'll keep our present job, our salary will keep up with inflation, and God won't direct us to another job with a lower salary or lead us to increase our giving."

"You do not know what tomorrow will bring...you ought to say, 'If the Lord wills.'" (James 4.14-15)

B. Avoid Hoarding and a Must Keep Mindset

There is a grievous evil that I have seen under the sun: riches were kept by their owner to his hurt..." (Ecc. 5.10)

"Their property held them in chains...chains which shackled their courage and choked their faith and hampered their judgment and throttled their souls. They think of themselves as owners, whereas it is they rather who are owned: enslaved as they are to their own property, they are not the masters of their money but its slaves."⁶

⁵ Alcorn, Randy. Money, Possessions and Eternity. (Wheaton, Illinois: Tyndale House. 1989) pg. 309.

⁶ Cyprian, as quoted in Alcorn, Randy. Money, Possessions and Eternity. (Wheaton, Illinois: Tyndale House. 1989) pg. 305.

C. Give Generously!

They are to do good, to be rich in good works, to be generous and ready to share.” (1 Tim. 6.18)

“For the richer any man is, the more abundant are his means of doing good to others.”⁷

“True ‘riches’ is found in the giving, not in the having.”⁸

What we actually do with our money reveals where our heart truly is (Matt. 6:21). In addition to commands to give, Scripture also addresses our motives and attitudes towards giving:⁹

- Giving is to be generous, not stingy. (2 Cor 9:6)
- Giving is to be enthusiastic, not grudging. (2 Cor 9:7)
- Giving is to be deliberate, not haphazard. (2 Cor 9:7; Acts 11:29)
- Giving is to be discreet, not showy. (Matt 6:1-4)
- Giving is to be with faith, not anxiety. (Mal 3:10)”

D. Practice Tithing as a Starting Point ¹⁰

1. In the Old Testament, God’s people were to give a tithe, or the first tenth, of their income to God. This practice predated the giving of the Law (Gen. 14:20; Gen. 28:22), and was later formalized in the Law of Moses for the maintenance of the temple and provision for the priests and Levites who served there (Lev. 27:30-32; Deut. 14:22-24).
2. The Old Testament practice of tithing embodies many principles carried forth into the New Testament: consistent giving, giving to support the worship and mission of God’s people, giving to support those called to minister to God’s people, and giving to care for the oppressed.
3. In the New Testament, what it means to obey God’s law is broadened and intensified due to the transforming work of the Spirit in light of Christ’s work on the cross (for example, hatred is likened to murder— Matt. 5:21-22; lust is likened to adultery— Matt. 5:27-28). In the same way, our consistent giving is not merely to be thought of as “paying our dues,” but should flow from the giving of our entire selves to God. It is a reminder of God’s ownership of us.
4. Giving to support the work of the church remains an expectation of believers. The work of stewardship includes:

⁷ Calvin, John as quoted in Leland Ryken’s *Worldly Saints* (Grand Rapids, MI: Zondervan, 1986). Pg. 67.

⁸ Fee, Gordon. *New International Biblical Commentary: 1 and 2 Timothy, Titus* (Peabody, MA: Hendrickson, 1998). Pg. 157.

⁹ This section comes from SGCL Membership Class written by Jeff Purswell.

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MONEY: THE MEASURE OF THE HEART

- *Supporting individuals:* “There was not a needy person among them, for as many as were owners of lands or houses sold them and brought the proceeds of what was sold and laid it at the apostles' feet, and it was distributed to each as any had need.” (Acts 4:34-35)
 - *Giving to support the church's leaders* so they can devote their time and energies to serving the church: “Do you not know that those who are employed in the temple service get their food from the temple, and those who serve at the altar share in the sacrificial offerings? In the same way, the Lord commanded that those who proclaim the gospel should get their living by the gospel.” (1 Cor 9:13-14. See also 1 Tim 5:17-18; Gal 6:6; Ex 23:19; 1 Cor 16:2)
 - *Giving to support the extension of the gospel:* “And you Philippians yourselves know that in the beginning of the gospel, when I left Macedonia, no church entered into partnership with me in giving and receiving, except you only. Even in Thessalonica you sent me help for my needs once and again.” (Phil 4:15-16)
5. The practice of tithing embodies important biblical guidelines and provides a helpful starting point for regular giving to the church. Believers are commanded to financially support the local church where they receive care and training. We desire the members of the church to rejoice in the privilege of sharing in God's work here at Sovereign Grace Church of Louisville.

Summary and Assignment

Pray Proverbs 30:7-9 several times this week. Ask yourself:

- How is this passage a helpful corrective for me? Are there ways I need to change my thinking about money?
- As I reflect on my life, how has the Lord clearly provided the food that is needful?
- How can I cultivate both contentment and generosity this week? This month?
- Cultivate wisdom and humility through wise counsel. Who do you know who excels in this area and is not tempted in the same ways you are? If you're married, make sure you are working towards unity with your finances (no hidden agenda, secret spending, no unresolved conflicts). Get your spouses counsel.
- Consider reading *The Treasure Principle* by Randy Alcorn. A great investment!